

In Re: David J Manfredi and Marie Manfredi BK No. 1:15-bk-12017

Debtor(s)

Chapter 7

***INITIAL NOTICE OF REQUIREMENT TO FILE A STATEMENT OF COMPLETION  
OF COURSE IN PERSONAL FINANCIAL MANAGEMENT***

**NOTICE IS HEREBY GIVEN** that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under Chapter 7 (11 U.S.C. § 727), Chapter 11 (11 U.S.C. § 1141(d)(3)) and Chapter 13 (11 U.S.C. § 1328(g)). Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file a certificate of completion of instructional course concerning personal financial management as described in 11 U.S.C. § 111.

***To comply with this requirement the debtor(s) must complete the financial management course AFTER the filing of the petition.***

**CHAPTER 7:** Individual Chapter 7 debtor(s), and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file the certification within 60 days after the date first set for the § 341 Meeting of Creditors. In converted cases, the certification must be filed no later than 60 days after the date first set for the Chapter 7 § 341 Meeting of Creditors.

**Chapter 11 and 13:** Individual Chapter 11 or 13 debtors and/or debtors attorney(s) is/are hereby notified that the certification must be filed no later than the last payment made as required by the plan OR the filing of a Motion for Entry of a Discharge under § 1141(d)(5)(B) or § 1328(b) of the Code.

Failure to file the certification will result in the case being closed without an entry of discharge upon full administration of the case. If the debtor(s) subsequently file(s) a Motion to Reopen the case to allow for the filing of the certification, the debtor(s) must pay the full reopening fee due for filing the motion.

*/s/ Susan M. Thurston*  
Clerk, U.S. Bankruptcy Court



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